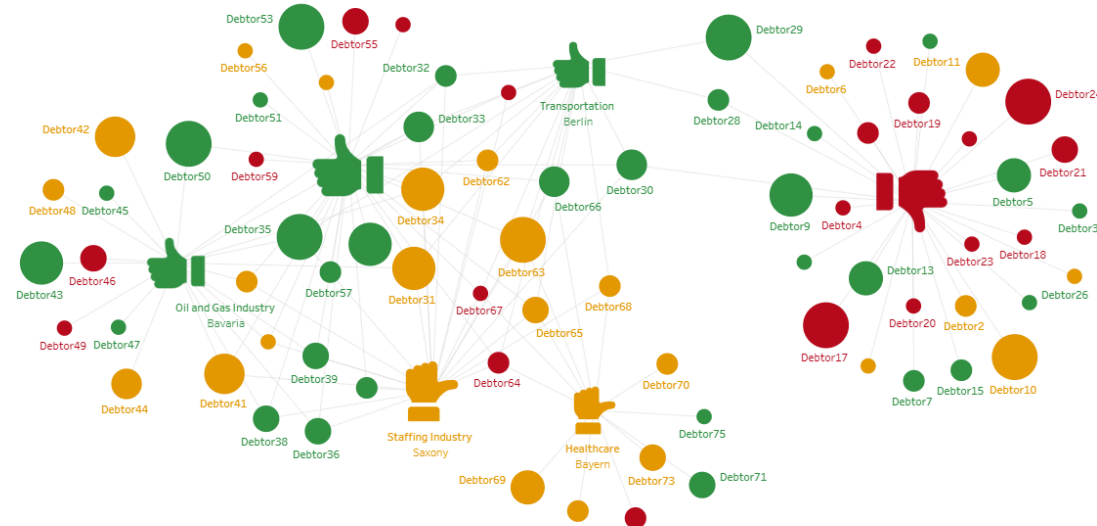


# AI & ML for Predictive Analysis in a Factoring Ecosystem

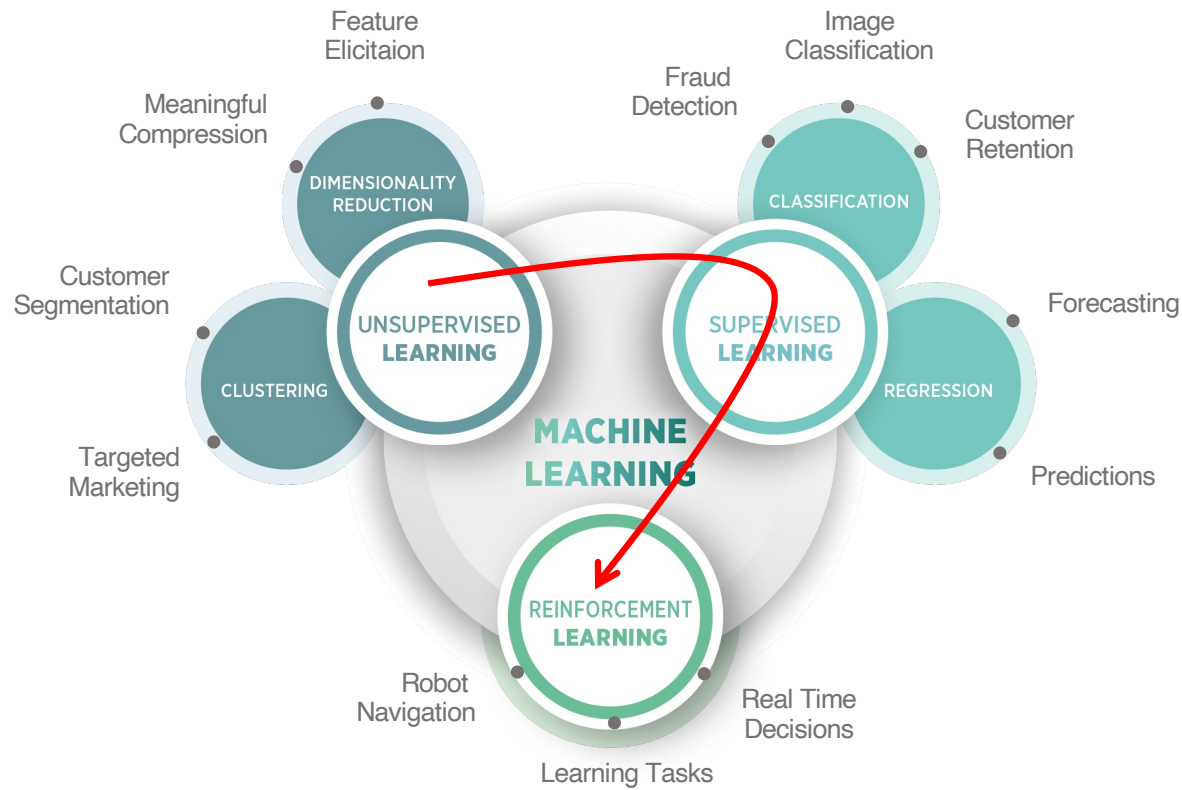
# > Wouldn't it be nice if ...



## > Focus



# > ML Approaches



# > Conventional Risk Management vs. Risk Management with ML

**Conventional**


1. Financial Statements
2. Credit Agency Scores
3. Payment Behavior
4. Industry Analysis
5. Market Trends

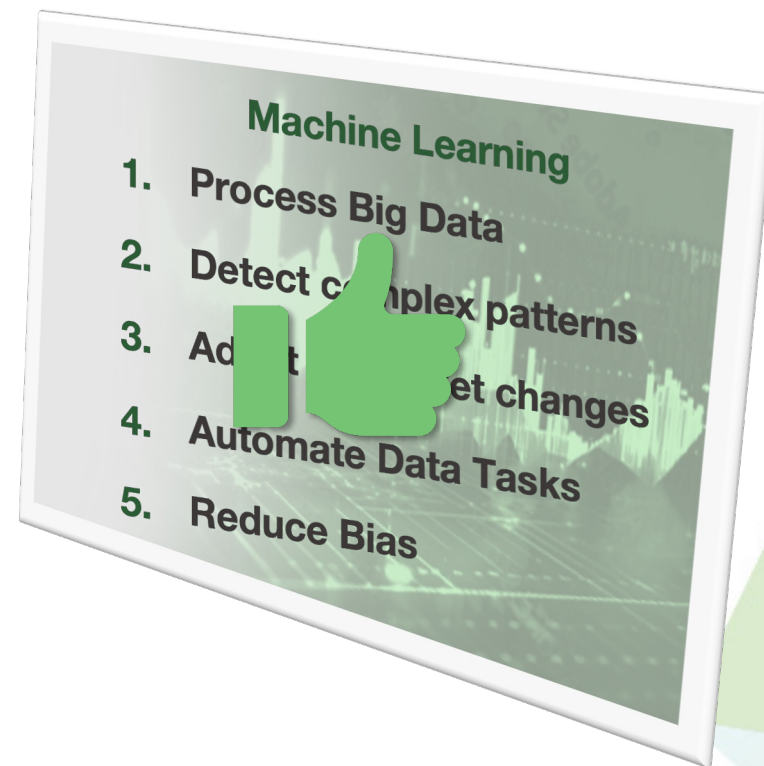
**OUT**



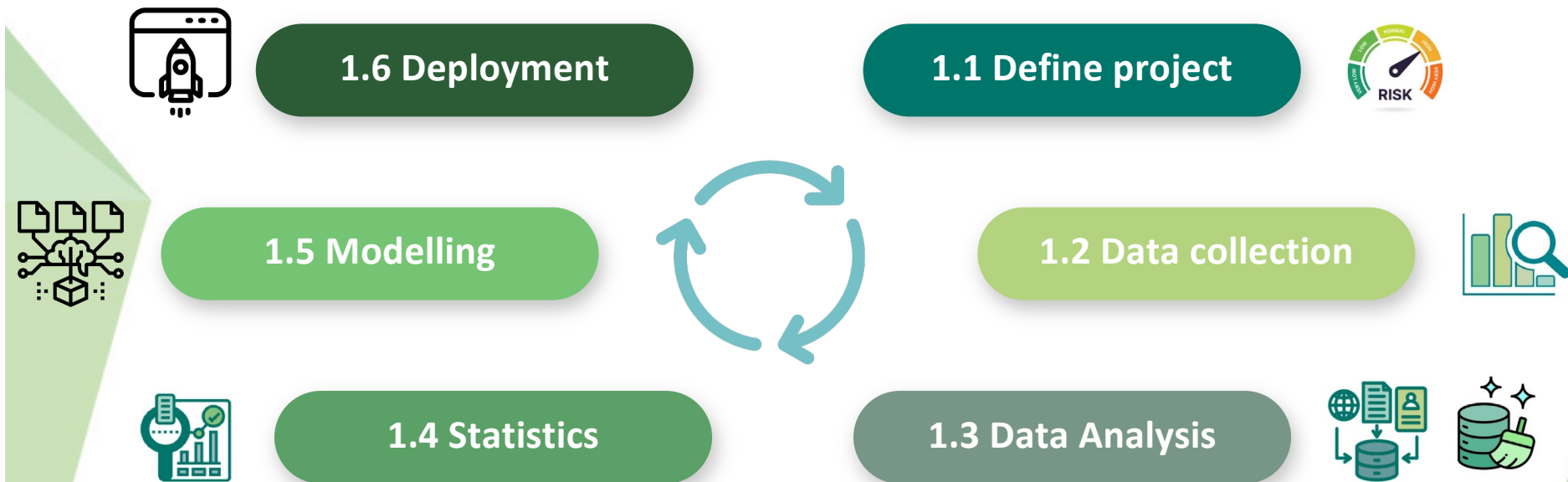
**Machine Learning**

1. Process Big Data
2. Detect complex patterns
3. Adapt to market changes
4. Automate Data Tasks
5. Reduce Bias






# > Predictive Analytics Process



# Cubox

 Click on client/debtor to highlight its connections and see more details

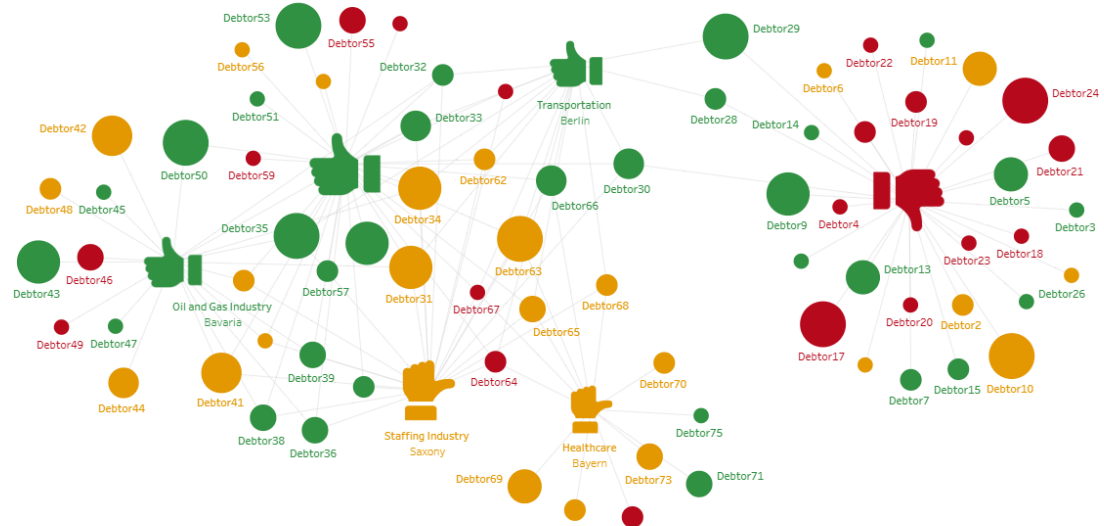
## LEGEND

 Client

 Debtor

## How to read

- A line between client and debtor represents their relationship
- The size of the thumb/circle represents the volume of the receivables



**THANK YOU  
VERY MUCH.**